

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

DOUGLAS M. HEALEY  
MICHELLE M. HUNTER-HEALEY  
Debtor(s)

Case No. 12-25671CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/19/2012.
- 2) The plan was confirmed on 02/07/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/12/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/17/2016.
- 5) The case was dismissed on 04/27/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,848.86.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$71,407.39
Less amount refunded to debtor	\$2,402.31

**NET RECEIPTS:**

**\$69,005.08**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,425.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,406.84
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$6,831.84</b>

Attorney fees paid and disclosed by debtor: \$250.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	0.00	NA	NA	0.00	0.00
AFSA DATA CORP/ACS**	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	6,687.00	6,519.93	6,519.93	4,221.02	0.00
ASSET ACCEPTANCE LLC ASSIGNEE	Unsecured	4,463.00	4,988.20	4,988.20	3,229.38	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	0.00	11,317.94	11,317.94	7,327.26	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	4,613.00	4,631.05	4,631.05	2,998.15	0.00
CITIBANK NA(*)	Unsecured	2,838.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	4,294.00	NA	NA	0.00	0.00
CLEARVIEW FCU**	Secured	6,065.23	6,065.23	6,065.23	6,065.23	460.75
DELL INC	Unsecured	0.00	NA	NA	0.00	0.00
DIRECT LOAN SVC SYSTEM	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,668.38	4,668.38	4,668.38	3,022.33	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	0.00	16,796.71	0.00	875.00	0.00
EDDIE BAUER*	Unsecured	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	0.00	909.23	909.23	585.16	0.00
FIRST COMMONWEALTH BANK	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/CARE CREDIT++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	3,106.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Priority	0.00	495.00	495.00	495.00	0.00
JPMORGAN CHASE BANK	Secured	2,757.00	2,769.57	1,647.93	1,647.93	376.72
KEYSTONE RECOVERY PARTNERS -	Unsecured	881.00	881.18	881.18	567.10	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	0.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC*	Secured	75,520.04	76,486.77	0.00	22,266.22	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONSTAR MORTGAGE LLC*	Secured	0.00	0.00	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC*	Secured	0.00	823.44	823.44	823.44	0.00
NAVIENT SOLUTIONS INC	Unsecured	0.00	4,291.63	0.00	875.00	0.00
NEW KENSINGTON BELLCO F C U++	Unsecured	0.00	NA	NA	0.00	0.00
PAYPAL BUYER CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	1,923.78	1,923.78	1,238.09	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	764.47	764.47	491.99	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	4,201.65	4,201.65	2,720.16	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,237.00	1,237.82	1,237.82	796.63	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,417.00	1,417.00	1,417.00	911.94	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	287.25	287.25	178.74	0.00
RECEIVABLE PERFORMANCE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE INC**	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	1,923.00	NA	NA	0.00	0.00
THE SWISS COLONY	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSAL FIDELITY CORPORATION	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON(*)++	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$1,647.93	\$23,914.15	\$376.72
Mortgage Arrearage	\$823.44	\$823.44	\$0.00
Debt Secured by Vehicle	\$6,065.23	\$6,065.23	\$460.75
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$8,536.60</b>	<b>\$30,802.82</b>	<b>\$837.47</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$495.00	\$495.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$495.00</b>	<b>\$495.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$43,747.88</b>	<b>\$30,037.95</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,831.84</u>
Disbursements to Creditors	<u>\$62,173.24</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$69,005.08</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/08/2016

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.